



Account Name: WNY Dist of Wesleyan Church
 Account #:22997
 Sales Representative: Kari Wilson

Benefit Summary

Plan Name:		iDirect Silver Coinsurance HSAQ		
Benefits:		In-Network	Out of Network	Additional Information
General Information				
Deductible	\$3,000 / \$6,000	\$5,000 / \$10,000	Where a deductible applies it accumulates as non-embedded. *See Important Notes section for more detail.	
Coinsurance	20%	50%		
Out-of-Pocket Maximum	\$6,950 / \$13,900	\$10,000 / \$20,000	Where the out of pocket max applies it accumulates as embedded. *See Important Notes section for more detail.	
Annual Maximum	Not Applicable	Not Applicable		
Lifetime Maximum	Not Applicable	Not Applicable		
Preventive Services				
Bone mineral density measurements or tests Cholesterol test (lipid panel) Colonoscopy Sigmoidoscopy Contraceptive Drugs, Devices and Counseling Immunizations Mammogram Pap smear Physical exam Prenatal visits Post-Partum visits Prostate test (Prostate Specific Antigen ""PSA"") Well-Child visit Well-Woman visit	\$0	Deductible then 50% coinsurance	All preventive services are covered in full with \$0 member liability when performed by a participating provider. See independenthealth.com for additional information.	
Physician and Other Services				
Primary Office Visit	Deductible then 20% coinsurance	Deductible then 50% coinsurance	PCP Required	
Specialist Office Visit	Deductible then 20% coinsurance	Deductible then 50% coinsurance		
Allergy Testing & Treatment	Deductible then 20% coinsurance	Deductible then 50% coinsurance		
Outpatient Surgical Procedures (in physician's office)	Deductible then 20% coinsurance	Deductible then 50% coinsurance		
Telemedicine - General Medical Services	Deductible then \$0 copay / consultation	Not Covered		
Telemedicine - Behavioral Health Services	Deductible then \$0 copay / consultation	Not Covered		



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Physician and Other Services				
Telemedicine - Dermatology	Deductible then 20% coinsurance	Not Covered		
Emergency & Urgent Care Services				
Emergency Room	Deductible then 20% coinsurance	Deductible then 20% coinsurance		
Ambulance	Deductible then 20% coinsurance	Deductible then 20% coinsurance	Must be deemed medically necessary	
Urgent Care Center	Deductible then 20% coinsurance	Deductible then 20% coinsurance		
Hospital and Other Facility Services				
Inpatient Hospital	Deductible then 20% coinsurance	Deductible then 50% coinsurance	Semi-private room, per admission	
Inpatient Hospital: Physician/Surgeon Fees	Deductible then 20% coinsurance	Deductible then 50% coinsurance		
Inpatient Hospice	Deductible then \$0 copay / admission	Deductible then 50% coinsurance	Up to 210 days per plan year	
Outpatient Surgical Procedures (Hospital Facility)	Deductible then 20% coinsurance	Deductible then 50% coinsurance		
Outpatient Surgical Procedures (Ambulatory Surgery Center)	Deductible then 20% coinsurance	Deductible then 50% coinsurance		
Outpatient Surgical Procedures: Physician/Surgeon Fees	Deductible then 20% coinsurance	Deductible then 50% coinsurance		
Skilled Nursing Facility	Deductible then 20% coinsurance	Deductible then 50% coinsurance	Semi-private room, per admission Unlimited days per plan year	
Diagnostic Testing Services				
Laboratory Testing	Deductible then 20% coinsurance	Deductible then 50% coinsurance		
EKG	Deductible then 20% coinsurance	Deductible then 50% coinsurance		
Routine Radiology	Deductible then 20% coinsurance	Deductible then 50% coinsurance		
Advanced Radiology	Deductible then 20% coinsurance	Deductible then 50% coinsurance	Radiology services, other than X-rays, including but not limited to MRI, MRA, CT Scans, myocardial perfusion imaging and PET Scans.	



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Maternity Services				
Physician Services: Prenatal and Postnatal Care	\$0 copay / visit	Deductible then 50% coinsurance	In-Network Deductible does not apply No charge after the initial diagnosis	
Inpatient Maternity	Delivery: Deductible then 20% coinsurance Physician: Deductible then 20% coinsurance	Deductible then 50% coinsurance	Semi-private room, per admission	
Mental Health & Substance Abuse				
Inpatient Mental Health	Deductible then 20% coinsurance	Deductible then 50% coinsurance	Semi-private room, per admission	
Outpatient Mental Health	Deductible then 20% coinsurance	Deductible then 50% coinsurance		
Inpatient Substance Abuse - Rehab	Deductible then 20% coinsurance	Deductible then 50% coinsurance	Semi-private room, per admission	
Inpatient Substance Abuse - Detox	Deductible then 20% coinsurance	Deductible then 50% coinsurance	Semi-private room, per admission	
Outpatient Substance Abuse	Deductible then 20% coinsurance	Deductible then 50% coinsurance		
Diabetic Supplies and Services				
Diabetic Equipment (e.g. Blood glucose monitor, etc.)	\$0 copay	Deductible then 50% coinsurance		
Insulin and Other Oral Agents	Deductible then 20% coinsurance	Deductible then 50% coinsurance	Maximum of \$100 for insulin only	
Diabetic Medical Supplies (Test Strips, Syringes, etc.)	\$0 copay	Deductible then 50% coinsurance		
Rehabilitation Services				
Chiropractic Services	Deductible then 20% coinsurance	Deductible then 50% coinsurance		
Physical - Occupational - Speech Therapies	Deductible then 20% coinsurance	Deductible then 50% coinsurance	60 visits per condition, per plan year combined therapies	
Cardiac Rehabilitation	Deductible then 20% coinsurance	Deductible then 50% coinsurance	Up to 36 visits per event	
Pulmonary Rehabilitation	Deductible then 20% coinsurance	Deductible then 50% coinsurance	Up to 24 visits per plan year	



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Additional Services				
Durable Medical Equipment	Deductible then 50% coinsurance	Deductible then 50% coinsurance		
Prosthetics and Appliances	Deductible then 50% coinsurance	Deductible then 50% coinsurance		
Chemotherapy Visits	Deductible then 20% coinsurance	Deductible then 50% coinsurance	See Medications Administered in an Office or Outpatient Hospital Setting for additional member liability	
Medications Administered in an Office or Outpatient Hospital Setting	Deductible then 20% coinsurance	Deductible then 50% coinsurance	Excludes Allergy Injections	
Home Health Care	Deductible then 20% coinsurance	Deductible then 50% coinsurance	Up to 40 visits per plan year	
Unique Benefits	Option 1: \$250 gym/wellness services allowance. Option 2: Up to \$500 per individual/\$1,000 per family earned from the purchase of fresh produce.	Not Covered	After your effective date you must choose either Health Extras or Nutrition Reimbursement	
Prescription Drug Coverage				
Prescription Plan	Deductible then 20% / 20% / 50%	Not Covered	Must be filled at a participating Pharmacy. This plan utilizes Prescription Drug Formulary III. Cost-share, if applicable, does not apply to certain prescription drugs. Visit our website to review our formulary.	
Maintenance Medications	Deductible then 20%/20%/50%	Not Covered	Mail Order: Must be obtained from ProAct or Wegmans. Retail Pharmacy: Must be filled at a participating Pharmacy.	
Medicare Part D Creditable Coverage Status	Creditable	Not Applicable	For those who are Medicare eligible, this plan meets the standard level of prescription drug coverage determined by Medicare, therefore this plan provides you with CREDITABLE COVERAGE.	
Pediatric Vision Services				
Medical Eye Exam	Deductible then 20% coinsurance	Deductible then 50% coinsurance		
Routine/ Refractive Exam	\$20 copay / visit	Not Covered	In-Network Deductible does not apply Once every 12 months.	
Standard Plastic Lenses	30% coinsurance	Not Covered	In-Network Deductible does not apply. Once every 12 months. Contact EyeMed for additional options at 1-877-842-3348	



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Pediatric Vision Services			
Frames	30% coinsurance	Not Covered	Once every 12 months
Conventional Contact Lenses	30% coinsurance	Not Covered	Once every 12 months. In lieu of frames/lenses. Materials only.
Laser Vision Correction	15% off retail price or 5% off promotional price	Not Covered	
Adult Vision Services			
Medical Eye Exam	Deductible then 20% coinsurance	Deductible then 50% coinsurance	
Routine/ Refractive Exam	\$40 copay / visit	Not Covered	Once every 12 months
Standard Plastic Lenses	Single: \$50 Bifocal: \$70	Not Covered	Contact EyeMed for additional options at 1-877-842-3348
Frames	40% off most retail frames	Not Covered	
Conventional Contact Lenses	15% off retail price	Not Covered	Materials only
Laser Vision Correction	15% off retail price or 5% off promotional price	Not Covered	
Dental Services			
Preventive and Routine	Not Covered	Not Covered	
Accidental Dental	Based on services rendered	Based on services rendered	Must be deemed medically necessary
Dependent Coverage			
Dependent Eligibility	26	26	Up to the end of the birthday month



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Important Information:			

Deductible is determined as of the date(s) claims are processed by Independent Health, not the date services were rendered.

Embedded - On a single policy, the single deductible/out-of-pocket maximum must be met before Independent Health provides reimbursement for covered services. On a family policy, once a family member meets the single deductible/out-of-pocket maximum, the deductible/out-of-pocket maximum is satisfied for that member.

Non-Embedded (True Family) - On a single policy, the single deductible/out-of-pocket maximum must be met before Independent Health provides reimbursement for covered services. On a family policy, the entire family deductible/out-of-pocket maximum must be met before Independent Health provides reimbursement for covered services. An individual on a family policy will NOT stop at the single deductible/out-of-pocket maximum.

In-area Non-Participating Providers: Services provided by a non-participating provider in the 8 counties of WNY are Not covered.

Out-of-Network (if applicable): Member is responsible for the difference between Independent Health's allowed amount and the non-participating provider's billed amount.

Member Pre-Authorization: Certain services and benefits are subject to member pre-authorization. Member is responsible for contacting Independent Health for pre-authorization.

Child (if applicable): Cost-share applies if member is under the age of 19

This benefit summary is designed to highlight the benefits of the plan and DOES NOT detail all benefits, limitations, and exclusions. It is not a contract and may be subject to change. For more detailed information, consult your Contract, attached Riders (if any), or Certificate of Coverage.

All indicated benefits assume the member has appropriate authorization to receive services.

Certain benefits stated in this benefit summary may be pending NYS approval.